IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Woodruff et al.)	Examiner: Shrestha, Bijendra K.
)	
Serial No.:	10/679,071)	Art Unit: 3691
)	
Filing Date:	October 3, 2003)	Atty. Docket No. 030675

Title: ZERO PREMIUM EQUITY PARTICIPATING SECURITIES

RESPONSE TO OFFICE ACTION

Kirkpatrick & Lockhart Preston Gates Ellis Pittsburgh, PA 15222 November 2, 2007

VIA ELECTRONIC FILING

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed August 3, 2007 in connection with the aboveidentified application, Applicants respond as follows, wherein:

<u>Claim Amendments</u> begin on page 2; and

Remarks begin on page 10.